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Community Economic and Demographic Research

USF CDBG Area

Prepared for
Hillsborough County Economic Development Department

by the
CENTER FOR ECONOMIC DEVELOPMENT RESEARCH
College of Business Administration



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September 2004

Preface

In order to determine opportunities for business expansion within their Community Development Block Grant (CDBG) program target areas, the Hillsborough County Economic Development Department commissioned the Center for Economic Development Research (CEDR) to perform two tasks: (1) develop an inventory of businesses and demographic characteristics for a representative, benchmark community, and (2) compare metrics developed in Task (1) to similar metrics for selected CDBG areas to determine the relative scarcity or abundance of business establishments within those areas.

This report, and the appropriate tables of the CD “CDBG Area Community Economic and Demographic Research,” are in partial fulfillment of the second task.

The Center for Economic Development Research initiates and conducts innovative research on economic development. The Center’s education programs are designed to cultivate excellence in regional development. Our information system serves to enhance development efforts at the University of South Florida, its College of Business, and throughout the Tampa Bay region.

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September 2004

Introduction

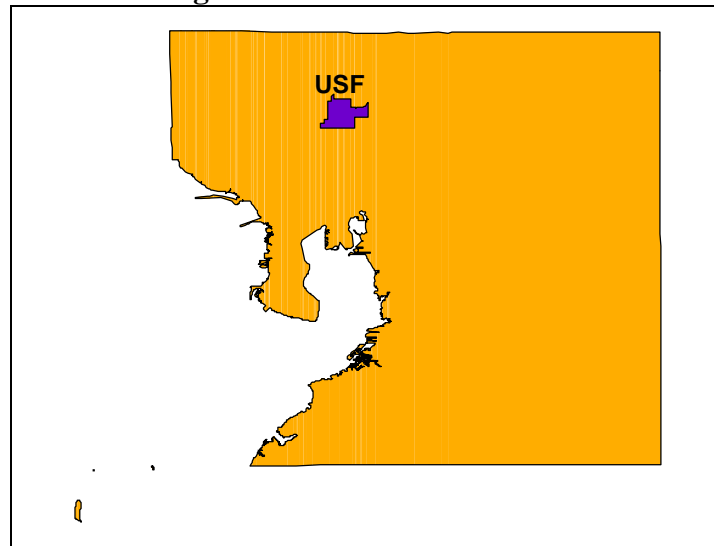
In order to assess economic conditions within the county's Community Development Block Grant (CDBG) program target areas, the Hillsborough County Economic Development Department commissioned CEDR to create an inventory of business establishments within a benchmark CDBG area and to normalize this inventory to the demographic characteristics of the benchmark area. Repeating the same procedure for the USF CDBG area, we then compare the USF CDBG area to the benchmark for analysis of the relative abundance or scarcity of businesses within the USF CDBG area.

Methodology

Business Establishments

Florida's Agency for Workforce Innovation (AWI) collects monthly employment and wage information for all businesses covered by the state's unemployment insurance program. Using AWI's Enhanced Quarterly Unemployment Insurance (EQUI) database, we geocoded all Hillsborough County business that participated in the state's unemployment insurance program during the third quarter (July-September) of 2003, the latest date for which data was available. By overlaying the shapefile of the USF CDBG area, we can isolate those businesses located within the USF CDBG area.¹ **Figure U1** depicts the USF CDBG area.

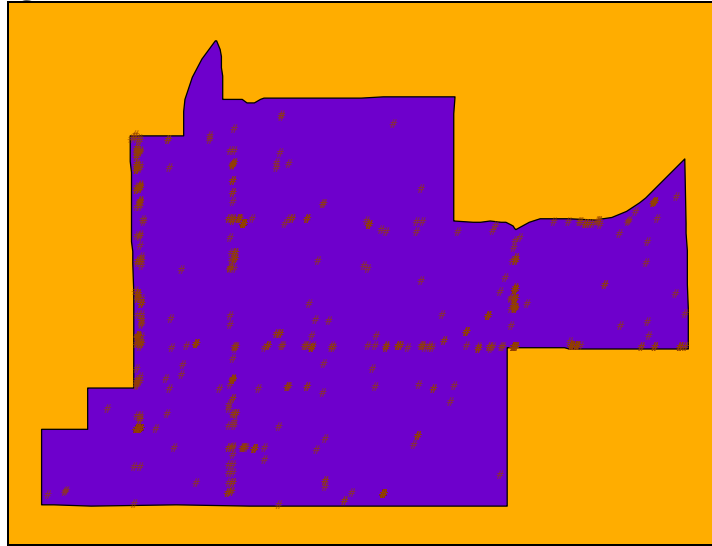
Figure U1 – USF CDBG Area



For the USF CDBG area, we identified 722 business establishments, depicted by the dots in **Figure U2**.

¹ All CDBG area shapefiles obtained from Hillsborough County's GIS website - <http://maps.hillsboroughcounty.org> - on April 12th, 2004.

Figure U2 – USF CDBG Area Business Establishments



In addition to employment and wage data, the EQUI database also classifies businesses by their NAICS code. **Table U1** is the inventory of business establishments within the USF CDBG area by NAICS.² NAICS is the acronym for North American Industrial Classification System, which replaced the Standard Industrial Classification (SIC) code developed by the government to classify industries. NAICS codes range in detail from 2-digit sectors (such as 52 - Finance and Insurance) to 6-digit industries (such as 524210 - Insurance Agencies and Brokerages).

Demographic Characteristics

The ArcView Business Analyst software package contains demographic data collected at the block group level. Block groups are subdivisions of Census tracts: small, relatively permanent statistical subdivisions of a county. Census tracts usually have between 2,500 and 8,000 persons and do **not** cross county boundaries. **Table U1S** summarizes the demography of the USF CDBG area.

² This table, and others referenced in this report, can be found on the CD “Community Economic and Demographic Research, September 2004.” Table numbers followed by an “S” appear in the body of this report.

Table U1S – Demographic Summary of USF CDBG

	Amount	Percent
Population (2005)		
White	24,657	64.87%
Black	10,429	27.44%
American Indian, Eskimo, or Aleut	168	0.44%
Asian or Pacific Islander	1,283	3.38%
Other	1,471	3.87%
Hispanic Origin	7,227	19.01%
Total (Excluding Hispanic Origin)	38,008	100.00%
Age & Gender (2005)		
Population Age <18	8,059	21.20%
Population Age 65+	4,363	11.48%
Population Male	18,876	49.66%
Population Female	19,132	50.34%
Income (2005)		
Per Capita	\$ 17,078	n/a
Average Household Income	\$ 36,549	n/a

Table U2 is the full demographic report produced using the Business Analyst software. We use the data from this report in conjunction with the business establishment data to calculate the descriptive statistics.

Calculation and Analysis of Descriptive Statistics

To calculate the descriptive statistics, we take the number of establishments for each industry category, divide by a demographic characteristic, and multiply by 1,000. Therefore, each descriptive statistic represents the number of establishments for every 1,000 of the specified demographic characteristic.³ For instance, in the 3rd quarter of 2003, the USF CDBG area had 8 Child Day Care Services establishments (NAICS industry 624410), and a projected 2005 population of 38,008. Thus, the descriptive statistic is 0.2105. In the USF CDBG area, for every 1,000 people, there are 0.2105 Child Day Care Services establishments.

For this report, we have selected the following demographic characteristics: population, household population, population by major age group, per capita income (all estimated for year 2005) and year 2000 consumer spending patterns. We present the descriptive statistics in **Table U3**.

³ Note: "Consumer Expenditures" is expressed in thousands of dollars; therefore, the descriptive statistic shows the number of establishments per million dollars of consumer expenditure.

For analytical purposes, we then present two other tables. **Table U4** presents, for each demographic characteristic, the *absolute* difference between the descriptive statistic of the USF CDBG area and that of the benchmark area. **Table U5** presents, for each demographic characteristic, the *percent* difference between the descriptive statistic of the USF CDBG area and that of the benchmark area.

Table U6 and **Table U7** present, respectively, those 6-digit NAICS codes found in the USF CDBG area, but not in the benchmark area, and those found in the benchmark area, but not in the USF CDBG area.

We preface our summary with the following caveat: business establishments may be engaged in multiple industries, whereas the unemployment insurance data this report is based upon allows businesses to indicate participation in only one industry. This, in conjunction with the fact that only those businesses participating in the unemployment insurance program are captured in the database (i.e. sole proprietorships are not included in the data), biases our estimates of establishments downward.

Summary of Research Findings

We summarize our findings by displaying relatively scarce business establishment types, classified by 6-digit NAICS code. The relative differences from the benchmark norm highlight opportunities for business expansion as well as highlight priorities for business retention. In this summary, we present only the absolute descriptive statistic differences for population and per capita income – the demographic characteristics we believe most important to this analysis. We also examined percent differences, but found these differences similar to the absolute differences and therefore do not display them in this summary.

Table U2S displays those establishment types with negative absolute differences in the population descriptive statistic from the benchmark norm for the USF CDBG area. Normalized for population, these establishment types are scarce in the USF CDBG area, relative to the CDBG benchmark area.

**Table U2S – USF CDBG Area Establishment Types Scarce by
Population Relative to CDBG Benchmark Area**

NAICS	Description	Difference in Population Descriptive Statistic	Shortage of Establishments
425120	Wholesale Trade Agents and Brokers	(0.2582)	9.81
423830	Industrial Machinery and Equipment Merchant Wholesalers	(0.1712)	6.51
561320	Temporary Help Services	(0.1449)	5.51
236115	New Single-Family Housing Construction (except Operative Builders)	(0.1310)	4.98
541512	Computer Systems Design Services	(0.1229)	4.67
238211	Residential Electrical Contractors	(0.1076)	4.09
561730	Landscaping Services	(0.0989)	3.76
493110	General Warehousing and Storage	(0.0980)	3.73
561110	Office Administrative Services	(0.0980)	3.73

**Table U2S (Continued) – USF CDBG Area Establishment Types Scarce by
Population Relative to CDBG Benchmark Area**

NAICS	Description	Difference in Population Descriptive Statistic	Shortage of Establishments
721110	Hotels (except Casino Hotels) and Motels	(0.0980)	3.73
811310	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	(0.0856)	3.25
541219	Other Accounting Services	(0.0827)	3.14
541330	Engineering Services	(0.0797)	3.03
238212	Nonresidential Electrical Contractors	(0.0703)	2.67
441310	Automotive Parts and Accessories Stores	(0.0659)	2.50
423450	Medical, Dental, and Hospital Equipment and Supplies Merchant Wholesalers	(0.0593)	2.25
445120	Convenience Stores	(0.0593)	2.25
531210	Offices of Real Estate Agents and Brokers	(0.0564)	2.14
445110	Supermarkets and Other Grocery (except Convenience) Stores	(0.0506)	1.92
423690	Other Electronic Parts and Equipment Merchant Wholesalers	(0.0483)	1.84
517212	Cellular and Other Wireless telecommunications	(0.0483)	1.84
444190	Other Building Material Dealers	(0.0469)	1.78
517110	Wired Telecommunications Carriers	(0.0454)	1.73
524210	Insurance Agencies and Brokerages	(0.0410)	1.56
238992	All other Nonresidential Trade Contractors	(0.0359)	1.36
423820	Farm and Garden Machinery and Equipment Merchant Wholesalers	(0.0359)	1.36
424490	Other Grocery and Related Products Merchant Wholesalers	(0.0359)	1.36
454210	Vending Machine Operators	(0.0359)	1.36
541611	Administrative Management and General Management	(0.0359)	1.36
722310	Food Service Contractors	(0.0359)	1.36
811490	Other Personal and Household Goods Repair and Maintenance	(0.0359)	1.36
813930	Labor Unions and Similar Labor Organizations	(0.0359)	1.36
811121	Automotive Body, Paint, and Interior Repair and Maintenance	(0.0344)	1.31
541511	Custom Computer Programming Services	(0.0330)	1.25
236220	Commercial and Industrial Building Construction	(0.0234)	0.89
238111	Residential Poured Foundation Contractors	(0.0234)	0.89
238331	Residential Flooring Contractors	(0.0234)	0.89
454113	Mail-Order Houses	(0.0234)	0.89
531130	Lessors of Miniwarehouses and Self-Storage Units	(0.0234)	0.89
561621	Security Systems Services (except Locksmiths)	(0.0234)	0.89
561790	Other Services to Buildings and Dwellings	(0.0234)	0.89
622110	General Medical and Surgical Hospitals	(0.0234)	0.89
811192	Car Washes	(0.0234)	0.89
423310	Lumber, Plywood, Millwork, and Wood Panel Merchant Wholesalers	(0.0220)	0.84
423930	Recyclable Material Merchant Wholesalers	(0.0220)	0.84
423990	Other Miscellaneous Durable Goods Merchants Wholesalers	(0.0220)	0.84
444110	Home Centers	(0.0220)	0.84
446110	Pharmacies and Drug Stores	(0.0220)	0.84

**Table U2S (Continued) – USF CDBG Area Establishment Types Scarce by
Population Relative to CDBG Benchmark Area**

NAICS	Description	Difference in Population Descriptive Statistic	Shortage of Establishments
541940	Veterinary Services	(0.0220)	0.84
813410	Civic and Social Organizations	(0.0220)	0.84
238991	All other Residential Trade Contractors	(0.0191)	0.73
237990	Other Heavy and Civil Engineering Construction	(0.0110)	0.42
238121	Residential Structural Steel Contractors	(0.0110)	0.42
238151	Residential Glass and Glazing Contractors	(0.0110)	0.42
238341	Residential Tile and Terrazzo Contractors	(0.0110)	0.42
339116	Dental Laboratories	(0.0110)	0.42
424930	Flower, Nursery Stock, and Florists' supplies Merchant Wholesalers	(0.0110)	0.42
488510	Freight Transportation	(0.0110)	0.42
522220	Sales Financing	(0.0110)	0.42
531120	Lessors and Nonresidential Buildings (except Miniwarehouses)	(0.0110)	0.42
532230	Video Tape and Disc Rental	(0.0110)	0.42
561710	Exterminating and Pest Control Services	(0.0110)	0.42
611430	Professional and Management Development Training	(0.0110)	0.42
722213	Snack and Nonalcoholic Beverage Bars	(0.0110)	0.42
812910	Pet Care (except Veterinary) Services	(0.0110)	0.42
423110	Automobile and Other Motor Vehicle Merchant Wholesalers	(0.0096)	0.36
453110	Florists	(0.0096)	0.36
484210	Used Household and Office goods Moving	(0.0096)	0.36
541613	Marketing Consulting Services	(0.0096)	0.36
624410	Child Day Care Services	(0.0008)	0.03

Table U3S displays those establishment types with negative absolute differences in the per capita income descriptive statistic from the benchmark norm for the USF CDBG area. Normalized for per capita income, these establishment types are scarce in the USF CDBG area, relative to the CDBG benchmark area.

**Table U3S – USF CDBG Area Establishment Types Scarce by
Per Capita Income Relative to CDBG Benchmark Area**

NAICS	Description	Difference in Per Capita Income Descriptive Statistic	Shortage of Establishments
425120	Wholesale Trade Agents and Brokers	(1.1640)	19.88
561730	Landscaping Services	(0.8565)	14.63
423830	Industrial Machinery and Equipment Merchant Wholesalers	(0.8053)	13.75
722211	Limited-Service Restaurants	(0.7835)	13.38
561320	Temporary Help Services	(0.7467)	12.75
236115	New Single-Family Housing Construction (except Operative Builders)	(0.7394)	12.63
445110	Supermarkets and Other Grocery (except Convenience) Stores	(0.6077)	10.38

**Table U3S (Continued) – USF CDBG Area Establishment Types Scarce by
Per Capita Income Relative to CDBG Benchmark Area**

NAICS	Description	Difference in Per Capita Income Descriptive Statistic	Shortage of Establishments
238211	Residential Electrical Contractors	(0.5929)	10.13
541330	Engineering Services	(0.5783)	9.88
811111	General Automotive Repair	(0.5711)	9.75
441310	Automotive Parts and Accessories Stores	(0.5711)	9.75
541512	Computer Systems Design Services	(0.5563)	9.50
447110	Gasoline Stations with Convenience Stores	(0.4906)	8.38
541219	Other Accounting Services	(0.4905)	8.38
524210	Insurance Agencies and Brokerages	(0.4686)	8.00
493110	General Warehousing and Storage	(0.4538)	7.75
561110	Office Administrative Services	(0.4538)	7.75
721110	Hotels (except Casino Hotels) and Motels	(0.4538)	7.75
238212	Nonresidential Electrical Contractors	(0.4392)	7.50
531210	Offices of Real Estate Agents and Brokers	(0.4320)	7.38
624410	Child Day Care Services	(0.4027)	6.88
811310	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	(0.4026)	6.88
423450	Medical, Dental, and Hospital Equipment and Supplies Merchant Wholesalers	(0.3441)	5.88
445120	Convenience Stores	(0.3441)	5.88
517110	Wired Telecommunications Carriers	(0.3367)	5.75
444190	Other Building Material Dealers	(0.2928)	5.00
541511	Custom Computer Programming Services	(0.2855)	4.88
238991	All other Residential Trade Contractors	(0.2782)	4.75
423690	Other Electronic Parts and Equipment Merchant Wholesalers	(0.2489)	4.25
517212	Cellular and Other Wireless telecommunications	(0.2489)	4.25
811121	Automotive Body, Paint, and Interior Repair and Maintenance	(0.2416)	4.13
238221	Residential Plumbing and HVAC Contractors	(0.2270)	3.88
722110	Full-Service Restaurants	(0.2050)	3.50
238992	All other Nonresidential Trade Contractors	(0.1976)	3.37
423820	Farm and Garden Machinery and Equipment Merchant Wholesalers	(0.1976)	3.37
424490	Other Grocery and Related Products Merchant Wholesalers	(0.1976)	3.37
454210	Vending Machine Operators	(0.1976)	3.37
541611	Administrative Management and General Management	(0.1976)	3.37
722310	Food Service Contractors	(0.1976)	3.37
811490	Other Personal and Household Goods Repair and Maintenance	(0.1976)	3.37
813930	Labor Unions and Similar Labor Organizations	(0.1976)	3.37
423310	Lumber, Plywood, Millwork, and Wood Panel Merchant Wholesalers	(0.1904)	3.25
423930	Recyclable Material Merchant Wholesalers	(0.1904)	3.25
423990	Other Miscellaneous Durable Goods Merchants Wholesalers	(0.1904)	3.25
444110	Home Centers	(0.1904)	3.25
446110	Pharmacies and Drug Stores	(0.1904)	3.25

**Table U3S (Continued) – USF CDBG Area Establishment Types Scarce by
Per Capita Income Relative to CDBG Benchmark Area**

NAICS	Description	Difference in Per Capita Income Descriptive Statistic	Shortage of Establishments
541940	Veterinary Services	(0.1904)	3.25
813410	Civic and Social Organizations	(0.1904)	3.25
238311	Residential Drywall Contractors	(0.1757)	3.00
541110	Offices of Lawyers	(0.1465)	2.50
236220	Commercial and Industrial Building Construction	(0.1464)	2.50
238111	Residential Poured Foundation Contractors	(0.1464)	2.50
238331	Residential Flooring Contractors	(0.1464)	2.50
454113	Mail-Order Houses	(0.1464)	2.50
531130	Lessors of Miniwarehouses and Self-Storage Units	(0.1464)	2.50
561621	Security Systems Services (except Locksmiths)	(0.1464)	2.50
561790	Other Services to Buildings and Dwellings	(0.1464)	2.50
622110	General Medical and Surgical Hospitals	(0.1464)	2.50
811192	Car Washes	(0.1464)	2.50
423110	Automobile and Other Motor Vehicle Merchant Wholesalers	(0.1391)	2.38
453110	Florists	(0.1391)	2.38
484210	Used Household and Office goods Moving	(0.1391)	2.38
541613	Marketing Consulting Services	(0.1391)	2.38
452990	All Other General Merchandise Stores	(0.1318)	2.25
722410	Drinking Places (Alcoholic Beverages)	(0.1171)	2.00
237990	Other Heavy and Civil Engineering Construction	(0.0951)	1.62
238121	Residential Structural Steel Contractors	(0.0951)	1.62
238151	Residential Glass and Glazing Contractors	(0.0951)	1.62
238341	Residential Tile and Terrazzo Contractors	(0.0951)	1.62
339116	Dental Laboratories	(0.0951)	1.62
424930	Flower, Nursery Stock, and Florists' supplies Merchant Wholesalers	(0.0951)	1.62
488510	Freight Transportation	(0.0951)	1.62
522220	Sales Financing	(0.0951)	1.62
531120	Lessors and Nonresidential Buildings (except Miniwarehouses)	(0.0951)	1.62
532230	Video Tape and Disc Rental	(0.0951)	1.62
561710	Exterminating and Pest Control Services	(0.0951)	1.62
611430	Professional and Management Development Training	(0.0951)	1.62
722213	Snack and Nonalcoholic Beverage Bars	(0.0951)	1.62
812910	Pet Care (except Veterinary) Services	(0.0951)	1.62
238141	Residential Masonry Contractors	(0.0879)	1.50
337110	Wood Kitchen Cabinet and Countertop Manufacturing	(0.0879)	1.50
443120	Computer and Software Stores	(0.0879)	1.50
453210	Office Supplies and Stationery Stores	(0.0879)	1.50
541211	Offices of Certified Public Accountants	(0.0879)	1.50
561310	Employment Placement Agencies	(0.0879)	1.50
561740	Carpet and Upholstery Cleaning Services	(0.0879)	1.50
236118	Residential Remodelers	(0.0805)	1.38

**Table U3S (Continued) – USF CDBG Area Establishment Types Scarce by
Per Capita Income Relative to CDBG Benchmark Area**

NAICS	Description	Difference in Per Capita Income Descriptive Statistic	Shortage of Establishments
453998	All Other Miscellaneous Store Retailers (except Tobacco Stores)	(0.0805)	1.38
551114	Corporate, Subsidiary, and Regional Managing Offices	(0.0805)	1.38
814110	Private Households	(0.0733)	1.25
443112	Radio, Television, and Other Electronic Stores	(0.0659)	1.13
531190	Lessors of Other Real Estate Property	(0.0659)	1.13
238291	Other Residential Equipment Contractors	(0.0439)	0.75
238292	Other Nonresidential Equipment Contractors	(0.0439)	0.75
423490	Other Professional Equipment and Supplies Merchant Wholesalers	(0.0439)	0.75
484110	General Freight Trucking, Local	(0.0439)	0.75
524114	Direct Health and Medical Insurance Carriers	(0.0439)	0.75
541213	Tax Preparation Services	(0.0439)	0.75
722320	Caterers	(0.0439)	0.75
812199	Other Personal Care Services	(0.0439)	0.75
237110	Water and Sewer Line and Related Structures Construction	(0.0366)	0.63
448140	Family Clothing Stores	(0.0366)	0.63
532120	Truck, Utility Trailer, and RV (Recreational Vehicle) Rental and Leasing	(0.0366)	0.63
621310	Offices of Chiropractors	(0.0366)	0.63
621498	All other Outpatient Care Centers	(0.0366)	0.63
713940	Fitness and Recreational Sports Centers	(0.0366)	0.63
813990	Other Similar Organizations (except Business, Professional, Labor, and Political Organizations)	(0.0366)	0.63
522298	All Other Nondepository Credit Intermediation	(0.0293)	0.50
531320	Offices of Real Estate Appraisers	(0.0293)	0.50
811412	Appliance Repair and Maintenance	(0.0293)	0.50
522292	Real Estate Credit	(0.0220)	0.38
532299	All Other Consumer Goods Rental	(0.0220)	0.38

Table U4S displays those establishment types present in the CDBG benchmark area, but absent in the USF CDBG area. By definition, these establishment types are scarce in the USF CDBG area relative to the CDBG benchmark area. We also present, normalized for population, the relative shortage of establishments in the USF CDBG area for these establishment types.

**Table U4S – Population Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in USF CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
524126	Direct Property and Casualty Insurance Carriers	16	0.1989	7.56
111219	Other Vegetables (except Potato) and Melon Farming	13	0.1616	6.14
713990	All Other Amusement and Recreation Industries	12	0.1492	5.67

**Table U4S (Continued) – Population Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in USF CDBG Area**

NAICS Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
111333 Strawberry Farming	11	0.1368	5.20
424910 Farm Supplies Merchant Wholesalers	8	0.0995	3.78
517310 Telecommunications Resellers	8	0.0995	3.78
111421 Nursery and Tree Production	7	0.0870	3.31
424130 Industrial and Personal Service Paper Merchant Wholesalers	7	0.0870	3.31
484121 General freight trucking, Long-distance, Truckload	7	0.0870	3.31
111310 Orange Groves	6	0.0746	2.84
221112 Electric Power Distribution	6	0.0746	2.84
424990 Other Miscellaneous Nondurable Goods Merchant Wholesalers	6	0.0746	2.84
484220 Special Freight (except Used Goods) Trucking, Local	6	0.0746	2.84
561330 Professional Employer Organization	6	0.0746	2.84
111422 Floriculture Production	5	0.0622	2.36
237210 Land Subdivision	5	0.0622	2.36
237310 Highway, Street, and Bridge Construction	5	0.0622	2.36
238912 Nonresidential Site Preparation Contractors	5	0.0622	2.36
423120 Motor Vehicle Supplies and New Parts Merchant Wholesalers	5	0.0622	2.36
423430 Computer and Computer Peripheral Equipment and Software Merchant Wholesalers	5	0.0622	2.36
423610 Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers	5	0.0622	2.36
423810 Construction and Mining (except Oil Well) Machinery and Equipment Merchant Wholesalers	5	0.0622	2.36
518210 Data Processing, Hosting, and Related Services	5	0.0622	2.36
522310 Mortgage and Nonmortgage Loan Brokers	5	0.0622	2.36
813910 Business Associations	5	0.0622	2.36
221310 Water Supply and Irrigation Systems	4	0.0497	1.89
238161 Residential Roofing Contractors	4	0.0497	1.89
238321 Residential Painting Contractors	4	0.0497	1.89
321920 Wood Container and Pallet Manufacturing	4	0.0497	1.89
332312 Fabricated Structural Metal Manufacturing	4	0.0497	1.89
424480 Fresh Fruit and Vegetable Merchant Wholesalers	4	0.0497	1.89
444130 Hardware Stores	4	0.0497	1.89
532291 Home Health Equipment Rental	4	0.0497	1.89
561990 All Other Support Services	4	0.0497	1.89
621610 Home Health Care Services	4	0.0497	1.89
813110 Religious Organizations	4	0.0497	1.89
238131 Residential Farming Contractors	3	0.0373	1.42
238351 Residential Finish Carpentry Contractors	3	0.0373	1.42
333111 Farm Machinery and Equipment Manufacturing	3	0.0373	1.42
333911 Pump and Pumping Equipment Manufacturing	3	0.0373	1.42
423390 Other Construction Material Merchant Wholesalers	3	0.0373	1.42
423710 Hardware Merchant Wholesalers	3	0.0373	1.42
423860 Transportation Equipment and Supplies (except Motor Vehicle) Merchant Wholesalers	3	0.0373	1.42
424120 Stationery and Office supplies Merchant Wholesalers	3	0.0373	1.42

**Table U4S (Continued) – Population Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in USF CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
424610	Plastics Materials and Basic Forms and Shapes merchant Wholesalers	3	0.0373	1.42
425110	Business to Business Electronic Markets	3	0.0373	1.42
442210	Floor Covering Stores	3	0.0373	1.42
444220	Nursery, Garden Center, and Farm Supply Stores	3	0.0373	1.42
445230	Fruit and Vegetable Markets	3	0.0373	1.42
453910	Pet and Pet Supplies Stores	3	0.0373	1.42
484122	General Freight trucking, Log Distance, Less Than Truckload	3	0.0373	1.42
493190	Other Warehousing and Storage	3	0.0373	1.42
511120	Periodical Publishers	3	0.0373	1.42
524291	Claims Adjusting	3	0.0373	1.42
532412	Construction, Mining, and Forestry Machinery and Equipment Rental and Leasing	3	0.0373	1.42
541618	Other Management Consulting Services	3	0.0373	1.42
541890	Other Services Related to Advertising	3	0.0373	1.42
541990	All Other Professional, Scientific, and Technical Services	3	0.0373	1.42
561422	Telemarketing Bureaus	3	0.0373	1.42
611310	Colleges, Universities, and Professional Schools	3	0.0373	1.42
713930	Marinas	3	0.0373	1.42
112111	Beef Cattle Ranching and Farming	2	0.0249	0.95
115112	Soil Preparation, Planting, and Cultivating	2	0.0249	0.95
115114	Postharvest Crop Activities (except Cotton Ginning)	2	0.0249	0.95
115115	Farm Labor contractors and Crew Leaders	2	0.0249	0.95
238122	Nonresidential Structural Steel Contractors	2	0.0249	0.95
238392	Other Nonresidential Finishing Contractors	2	0.0249	0.95
312111	Soft Drink Manufacturing	2	0.0249	0.95
312113	Ice Manufacturing	2	0.0249	0.95
312229	Other Tobacco Product Manufacturing	2	0.0249	0.95
322211	Corrugated and Solid Fiber Box Manufacturing	2	0.0249	0.95
326299	All Other Rubber Product Manufacturing	2	0.0249	0.95
331316	Aluminum Extruded Product Manufacturing	2	0.0249	0.95
332323	Ornamental and Architectural Metal Work Manufacturing	2	0.0249	0.95
334290	Other Communications Equipment Manufacturing	2	0.0249	0.95
334417	Electronic Connector Manufacturing	2	0.0249	0.95
335121	Residential Electric Lighting Fixture Manufacturing	2	0.0249	0.95
423130	Tire and Tube Merchant Wholesalers	2	0.0249	0.95
423440	Other Commercial Equipment Merchant Wholesalers	2	0.0249	0.95
423720	Plumbing and Heating Equipment and Supplies (Hydronics) Merchant Wholesalers	2	0.0249	0.95
423730	Warm Air Heating and Air-conditioning Equipment and Supplies Merchant Wholesalers	2	0.0249	0.95
424210	Drugs and Druggists' Sundries Merchant Wholesalers	2	0.0249	0.95
424410	General Line Grocery Merchant Wholesalers	2	0.0249	0.95
424450	Confectionery Merchant Wholesalers	2	0.0249	0.95
424690	Other chemical and Allied Products Merchant Wholesalers	2	0.0249	0.95
441222	Boat Dealers	2	0.0249	0.95

**Table U4S (Continued) – Population Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in USF CDBG Area**

NAICS Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
441229 All other Motor Vehicle Dealers	2	0.0249	0.95
442299 Other Home Furnishings Stores	2	0.0249	0.95
445299 All Other Specialty Food Stores	2	0.0249	0.95
453991 Tobacco Stores	2	0.0249	0.95
488390 Other Support Activities for Water Transportation	2	0.0249	0.95
488410 Motor Vehicle Towing	2	0.0249	0.95
523120 Securities Brokerage	2	0.0249	0.95
531390 Other Activities Related to Real Estate	2	0.0249	0.95
541310 Architectural Services	2	0.0249	0.95
541350 Building Inspection Services	2	0.0249	0.95
541380 Testing Laboratories	2	0.0249	0.95
541720 Research and Development in the Social Sciences and Humanities	2	0.0249	0.95
561510 Travel Agencies	2	0.0249	0.95
562119 Other Waste Collection	2	0.0249	0.95
611710 Educational Support Services	2	0.0249	0.95
624310 Vocational Rehabilitation Services	2	0.0249	0.95
711510 Independent Artists, Writers, and Performers	2	0.0249	0.95
713910 Golf Courses and Country Clubs	2	0.0249	0.95
811112 Automotive Exhaust System Repair	2	0.0249	0.95
811198 All Other Automotive Repair and Maintenance	2	0.0249	0.95
811212 Computer and Office Machine Repair and Maintenance	2	0.0249	0.95
811219 Other Electronic and Precision Equipment Repair and Maintenance	2	0.0249	0.95
812111 Barber Shops	2	0.0249	0.95
111334 Berry (except Strawberry) Farming	1	0.0124	0.47
111419 Other Food Crops Grown Under Cover	1	0.0124	0.47
112210 Hog and Pig Farming	1	0.0124	0.47
112511 Finfish Farming and Fish Hatcheries	1	0.0124	0.47
115210 Support Activities for Animal Production	1	0.0124	0.47
212321 Construction Sand and Gravel Mining	1	0.0124	0.47
236117 New Housing Operative Builders	1	0.0124	0.47
238112 Nonresidential Poured Foundation Contractors	1	0.0124	0.47
238142 Nonresidential Masonry Contractors	1	0.0124	0.47
238162 Nonresidential Roofing Contractors	1	0.0124	0.47
238191 Other Residential Exterior Contractors	1	0.0124	0.47
238391 Other Residential Finishing Contractors	1	0.0124	0.47
238911 Residential Site Preparation Contractors	1	0.0124	0.47
311520 Ice Cream and Frozen Dessert Manufacturing	1	0.0124	0.47
311611 Animal (except Poultry) Slaughtering	1	0.0124	0.47
311712 Fresh and Frozen Seafood Processing	1	0.0124	0.47
311811 Retail Bakeries	1	0.0124	0.47
311823 Dry Pasta Manufacturing	1	0.0124	0.47
313311 Broadwoven Fabric Finishing Mills	1	0.0124	0.47
314129 Other Household Textile Product Mills	1	0.0124	0.47

**Table U4S (Continued) – Population Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in USF CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
315232	Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing	1	0.0124	0.47
316999	All Other Leather Good Manufacturing	1	0.0124	0.47
321114	Wood Preservation	1	0.0124	0.47
323114	Quick Printing	1	0.0124	0.47
323115	Digital Printing	1	0.0124	0.47
323116	Manifold Business Forms Printing	1	0.0124	0.47
325412	Pharmaceutical Preparation Manufacturing	1	0.0124	0.47
325612	Polish and Other Sanitation Good Manufacturing	1	0.0124	0.47
326113	Unlaminated Plastics Film and Sheet	1	0.0124	0.47
326122	Plastic Pipe and Pipe fitting Manufacturing	1	0.0124	0.47
326140	Polystyrene Foam Product Manufacturing	1	0.0124	0.47
326199	All Other Plastics Product Manufacturing	1	0.0124	0.47
327121	Brick and Structural Clay Tile Manufacturing	1	0.0124	0.47
327993	Mineral Wool Manufacturing	1	0.0124	0.47
331319	Other Aluminum Rolling and Drawing	1	0.0124	0.47
332116	Metal Stamping	1	0.0124	0.47
332213	Saw Blade and Handsaw Manufacturing	1	0.0124	0.47
332420	Metal Tank (Heavy Gauge) Manufacturing	1	0.0124	0.47
332510	Hardware Manufacturing	1	0.0124	0.47
332813	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0124	0.47
332912	Fluid Power Valve and Hose Fitting Manufacturing	1	0.0124	0.47
332994	Small Arms Manufacturing	1	0.0124	0.47
333312	Commercial Laundry, Drycleaning, and Pressing Machine Manufacturing	1	0.0124	0.47
333411	Air Purification Equipment Manufacturing	1	0.0124	0.47
333613	Mechanical Power Transmission Equipment Manufacturing	1	0.0124	0.47
334111	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0124	0.47
334119	Other Computer Peripheral Equipment Manufacturing	1	0.0124	0.47
334515	Instrument Manufacturing for Measuring and Testing Electricity and Electrical Signals	1	0.0124	0.47
334519	Other Measuring and Controlling Device Manufacturing	1	0.0124	0.47
335931	Current-Carrying Wiring Device Manufacturing	1	0.0124	0.47
336211	Motor Vehicle Body Manufacturing	1	0.0124	0.47
336413	Other Aircraft Parts and Auxiliary Equipment	1	0.0124	0.47
337215	Showcase, Partition, Shelving, and Locker Manufacturing	1	0.0124	0.47
339112	Surgical and Medical Instrument Manufacturing	1	0.0124	0.47
339113	Surgical Appliance and Supplies Manufacturing	1	0.0124	0.47
339920	Sporting and Athletic Goods Manufacturing	1	0.0124	0.47
339950	Sign Manufacturing	1	0.0124	0.47
423210	Furniture Merchant Wholesalers	1	0.0124	0.47
423320	Brick, Stone, and Related Construction Material Merchant Wholesalers	1	0.0124	0.47
423330	Roofing, Siding, and Insulation Material Merchant Wholesalers	1	0.0124	0.47
423420	Office Equipment Merchant Wholesalers	1	0.0124	0.47

**Table U4S (Continued) – Population Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in USF CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
423510	Metal Service Centers and Other Metal Merchant Wholesalers	1	0.0124	0.47
423620	Electrical and Electronic Appliance, Television, Radio Set merchant Wholesalers	1	0.0124	0.47
423740	Refrigeration Equipment and Supplies Merchant Wholesalers	1	0.0124	0.47
423840	Industrial Supplies Merchant Wholesalers	1	0.0124	0.47
423910	Sporting and Recreational Goods and Supplies Merchant Wholesalers	1	0.0124	0.47
424420	Packaged Frozen Food Merchant Wholesalers	1	0.0124	0.47
424460	Fish and Seafood Merchant Wholesalers	1	0.0124	0.47
424470	Meat and Meat Product Merchant Wholesalers	1	0.0124	0.47
424710	Petroleum Bulk Stations and Terminals	1	0.0124	0.47
424720	Petroleum and Petroleum Products Merchant Wholesalers (except Bulk Stations and Terminals)	1	0.0124	0.47
424820	Wine and Distilled Alcoholic Beverage Merchant Wholesalers	1	0.0124	0.47
424940	Tobacco and Tobacco Product Merchant Wholesalers	1	0.0124	0.47
445310	Beer, wine, and Liquor Stores	1	0.0124	0.47
446199	All Other Health and Personal Care Stores	1	0.0124	0.47
448130	Children's and Infants' clothing Stores	1	0.0124	0.47
453920	Art Dealers	1	0.0124	0.47
454312	Liquefied Petroleum Gas (Bottled Gas) Dealers	1	0.0124	0.47
454390	Other Direct Selling Establishments	1	0.0124	0.47
484230	Specialize Freight (except Used Goods) Trucking, Long- Distance	1	0.0124	0.47
488190	Other Support Activities for Air Transportation	1	0.0124	0.47
488330	Navigational Services to Shipping	1	0.0124	0.47
491110	Postal Service	1	0.0124	0.47
512132	Drive-In Motion Picture Theaters	1	0.0124	0.47
515210	Cable and Other Subscription Programming	1	0.0124	0.47
518112	Web Search Portals	1	0.0124	0.47
522390	Other Activities Related to Credit Intermediation	1	0.0124	0.47
523110	Investment Banking and Securities Dealing	1	0.0124	0.47
523910	Miscellaneous Intermediation	1	0.0124	0.47
523991	Trust, Fiduciary, and Custody Activities	1	0.0124	0.47
524113	Direct Life Insurance Carriers	1	0.0124	0.47
532490	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	1	0.0124	0.47
533110	Lessors of Nonfinancial Intangible Assets (except Copyrighted Works)	1	0.0124	0.47
541199	All Other Legal Services	1	0.0124	0.47
541340	Drafting Services	1	0.0124	0.47
541370	Surveying and Mapping (except Geophysical) Services	1	0.0124	0.47
541519	Other Computer Related Services	1	0.0124	0.47
541690	Other Scientific and Technical Consulting Services	1	0.0124	0.47
541830	Media Buying Agencies	1	0.0124	0.47
561421	Telephone Answering Services	1	0.0124	0.47
561591	Convention and Visitor Bureaus	1	0.0124	0.47

Table U4S (Continued) – Population Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in USF CDBG Area

NAICS Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
561611 Investigation Services	1	0.0124	0.47
562111 Solid Waste Collection	1	0.0124	0.47
562998 All Other Miscellaneous Waste Management Services	1	0.0124	0.47
611610 Fine Arts Schools	1	0.0124	0.47
611692 Automobile Driving Schools	1	0.0124	0.47
621420 Outpatient Mental Health and Substance Abuse Centers	1	0.0124	0.47
623990 Other Residential Care Facilities	1	0.0124	0.47
624210 Community Food Services	1	0.0124	0.47
624221 Temporary Shelters	1	0.0124	0.47
711190 Other Performing Arts Companies	1	0.0124	0.47
721211 RV (Recreational Vehicle) Parks and Campgrounds	1	0.0124	0.47
812113 Nail Salons	1	0.0124	0.47
812191 Diet and Weight Reducing Centers	1	0.0124	0.47
812210 Funeral Homes and Funeral Services	1	0.0124	0.47
812332 Industrial Launderers	1	0.0124	0.47

Table U5S displays those establishment types present in the CDBG benchmark area, but absent in the USF CDBG area. By definition, these establishment types are scarce in the USF CDBG area relative to the CDBG benchmark area. We also present, normalized for per capita income, the relative shortage of establishments in the USF CDBG area for these establishment types.

Table U5S – Per Capita Income Descriptive Statistics and Shortage of Establishments for Establishment Types Present in CDBG Benchmark Area, but not in USF CDBG Area

NAICS Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
524126 Direct Property and Casualty Insurance Carriers	16	0.8199	14.00
111219 Other Vegetables (except Potato) and Melon Farming	13	0.6662	11.38
713990 All Other Amusement and Recreation Industries	12	0.6149	10.50
111333 Strawberry Farming	11	0.5637	9.63
424910 Farm Supplies Merchant Wholesalers	8	0.4099	7.00
517310 Telecommunications Resellers	8	0.4099	7.00
111421 Nursery and Tree Production	7	0.3587	6.13
424130 Industrial and Personal Service Paper Merchant Wholesalers	7	0.3587	6.13
484121 General freight trucking, Long-distance, Truckload	7	0.3587	6.13
111310 Orange Groves	6	0.3075	5.25
221112 Electric Power Distribution	6	0.3075	5.25
424990 Other Miscellaneous Nondurable Goods Merchant Wholesalers	6	0.3075	5.25
484220 Special Freight (except Used Goods) Trucking, Local	6	0.3075	5.25
561330 Professional Employer Organization	6	0.3075	5.25
111422 Floriculture Production	5	0.2562	4.38
237210 Land Subdivision	5	0.2562	4.38
237310 Highway, Street, and Bridge Construction	5	0.2562	4.38
238912 Nonresidential Site Preparation Contractors	5	0.2562	4.38

**Table U5S (Continued) – Per Capita Income Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in USF CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
423120	Motor Vehicle Supplies and New Parts Merchant Wholesalers	5	0.2562	4.38
423430	Computer and Computer Peripheral Equipment and Software Merchant Wholesalers	5	0.2562	4.38
423610	Electrical Apparatus and Equipment, Wiring Supplies, and Related Equipment Merchant Wholesalers	5	0.2562	4.38
423810	Construction and Mining (except Oil Well) Machinery and Equipment Merchant Wholesalers	5	0.2562	4.38
518210	Data Processing, Hosting, and Related Services	5	0.2562	4.38
522310	Mortgage and Nonmortgage Loan Brokers	5	0.2562	4.38
813910	Business Associations	5	0.2562	4.38
221310	Water Supply and Irrigation Systems	4	0.2050	3.50
238161	Residential Roofing Contractors	4	0.2050	3.50
238321	Residential Painting Contractors	4	0.2050	3.50
321920	Wood Container and Pallet Manufacturing	4	0.2050	3.50
332312	Fabricated Structural Metal Manufacturing	4	0.2050	3.50
424480	Fresh Fruit and Vegetable Merchant Wholesalers	4	0.2050	3.50
444130	Hardware Stores	4	0.2050	3.50
532291	Home Health Equipment Rental	4	0.2050	3.50
561990	All Other Support Services	4	0.2050	3.50
621610	Home Health Care Services	4	0.2050	3.50
813110	Religious Organizations	4	0.2050	3.50
238131	Residential Farming Contractors	3	0.1537	2.63
238351	Residential Finish Carpentry Contractors	3	0.1537	2.63
333111	Farm Machinery and Equipment Manufacturing	3	0.1537	2.63
333911	Pump and Pumping Equipment Manufacturing	3	0.1537	2.63
423390	Other Construction Material Merchant Wholesalers	3	0.1537	2.63
423710	Hardware Merchant Wholesalers	3	0.1537	2.63
423860	Transportation Equipment and Supplies (except Motor Vehicle) Merchant Wholesalers	3	0.1537	2.63
424120	Stationery and Office supplies Merchant Wholesalers	3	0.1537	2.63
424610	Plastics Materials and Basic Forms and Shapes merchant Wholesalers	3	0.1537	2.63
425110	Business to Business Electronic Markets	3	0.1537	2.63
442210	Floor Covering Stores	3	0.1537	2.63
444220	Nursery, Garden Center, and Farm Supply Stores	3	0.1537	2.63
445230	Fruit and Vegetable Markets	3	0.1537	2.63
453910	Pet and Pet Supplies Stores	3	0.1537	2.63
484122	General Freight trucking, Log Distance, Less Than Truckload	3	0.1537	2.63
493190	Other Warehousing and Storage	3	0.1537	2.63
511120	Periodical Publishers	3	0.1537	2.63
524291	Claims Adjusting	3	0.1537	2.63
532412	Construction, Mining, and Forestry Machinery and Equipment Rental and Leasing	3	0.1537	2.63
541618	Other Management Consulting Services	3	0.1537	2.63
541890	Other Services Related to Advertising	3	0.1537	2.63
541990	All Other Professional, Scientific, and Technical Services	3	0.1537	2.63
561422	Telemarketing Bureaus	3	0.1537	2.63
611310	Colleges, Universities, and Professional Schools	3	0.1537	2.63
713930	Marinas	3	0.1537	2.63
112111	Beef Cattle Ranching and Farming	2	0.1025	1.75

**Table U5S (Continued) – Per Capita Income Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in USF CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
115112	Soil Preparation, Planting, and Cultivating	2	0.1025	1.75
115114	Postharvest Crop Activities (except Cotton Ginning)	2	0.1025	1.75
115115	Farm Labor contractors and Crew Leaders	2	0.1025	1.75
238122	Nonresidential Structural Steel Contractors	2	0.1025	1.75
238392	Other Nonresidential Finishing Contractors	2	0.1025	1.75
312111	Soft Drink Manufacturing	2	0.1025	1.75
312113	Ice Manufacturing	2	0.1025	1.75
312229	Other Tobacco Product Manufacturing	2	0.1025	1.75
322211	Corrugated and Solid Fiber Box Manufacturing	2	0.1025	1.75
326299	All Other Rubber Product Manufacturing	2	0.1025	1.75
331316	Aluminum Extruded Product Manufacturing	2	0.1025	1.75
332323	Ornamental and Architectural Metal Work Manufacturing	2	0.1025	1.75
334290	Other Communications Equipment Manufacturing	2	0.1025	1.75
334417	Electronic Connector Manufacturing	2	0.1025	1.75
335121	Residential Electric Lighting Fixture Manufacturing	2	0.1025	1.75
423130	Tire and Tube Merchant Wholesalers	2	0.1025	1.75
423440	Other Commercial Equipment Merchant Wholesalers	2	0.1025	1.75
423720	Plumbing and Heating Equipment and Supplies (Hydronics) Merchant Wholesalers	2	0.1025	1.75
423730	Warm Air Heating and Air-conditioning Equipment and Supplies Merchant Wholesalers	2	0.1025	1.75
424210	Drugs and Druggists' Sundries Merchant Wholesalers	2	0.1025	1.75
424410	General Line Grocery Merchant Wholesalers	2	0.1025	1.75
424450	Confectionery Merchant Wholesalers	2	0.1025	1.75
424690	Other chemical and Allied Products Merchant Wholesalers	2	0.1025	1.75
441222	Boat Dealers	2	0.1025	1.75
441229	All other Motor Vehicle Dealers	2	0.1025	1.75
442299	Other Home Furnishings Stores	2	0.1025	1.75
445299	All Other Specialty Food Stores	2	0.1025	1.75
453991	Tobacco Stores	2	0.1025	1.75
488390	Other Support Activities for Water Transportation	2	0.1025	1.75
488410	Motor Vehicle Towing	2	0.1025	1.75
523120	Securities Brokerage	2	0.1025	1.75
531390	Other Activities Related to Real Estate	2	0.1025	1.75
541310	Architectural Services	2	0.1025	1.75
541350	Building Inspection Services	2	0.1025	1.75
541380	Testing Laboratories	2	0.1025	1.75
541720	Research and Development in the Social Sciences and Humanities	2	0.1025	1.75
561510	Travel Agencies	2	0.1025	1.75
562119	Other Waste Collection	2	0.1025	1.75
611710	Educational Support Services	2	0.1025	1.75
624310	Vocational Rehabilitation Services	2	0.1025	1.75
711510	Independent Artists, Writers, and Performers	2	0.1025	1.75
713910	Golf Courses and Country Clubs	2	0.1025	1.75
811112	Automotive Exhaust System Repair	2	0.1025	1.75
811198	All Other Automotive Repair and Maintenance	2	0.1025	1.75
811212	Computer and Office Machine Repair and Maintenance	2	0.1025	1.75
811219	Other Electronic and Precision Equipment Repair and Maintenance	2	0.1025	1.75

**Table U5S (Continued) – Per Capita Income Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in USF CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
812111	Barber Shops	2	0.1025	1.75
111334	Berry (except Strawberry) Farming	1	0.0512	0.88
111419	Other Food Crops Grown Under Cover	1	0.0512	0.88
112210	Hog and Pig Farming	1	0.0512	0.88
112511	Finfish Farming and Fish Hatcheries	1	0.0512	0.88
115210	Support Activities for Animal Production	1	0.0512	0.88
212321	Construction Sand and Gravel Mining	1	0.0512	0.88
236117	New Housing Operative Builders	1	0.0512	0.88
238112	Nonresidential Poured Foundation Contractors	1	0.0512	0.88
238142	Nonresidential Masonry Contractors	1	0.0512	0.88
238162	Nonresidential Roofing Contractors	1	0.0512	0.88
238191	Other Residential Exterior Contractors	1	0.0512	0.88
238391	Other Residential Finishing Contractors	1	0.0512	0.88
238911	Residential Site Preparation Contractors	1	0.0512	0.88
311520	Ice Cream and Frozen Dessert Manufacturing	1	0.0512	0.88
311611	Animal (except Poultry) Slaughtering	1	0.0512	0.88
311712	Fresh and Frozen Seafood Processing	1	0.0512	0.88
311811	Retail Bakeries	1	0.0512	0.88
311823	Dry Pasta Manufacturing	1	0.0512	0.88
313311	Broadwoven Fabric Finishing Mills	1	0.0512	0.88
314129	Other Household Textile Product Mills	1	0.0512	0.88
315232	Women's and Girls' Cut and Sew Blouse and Shirt Manufacturing	1	0.0512	0.88
316999	All Other Leather Good Manufacturing	1	0.0512	0.88
321114	Wood Preservation	1	0.0512	0.88
323114	Quick Printing	1	0.0512	0.88
323115	Digital Printing	1	0.0512	0.88
323116	Manifold Business Forms Printing	1	0.0512	0.88
325412	Pharmaceutical Preparation Manufacturing	1	0.0512	0.88
325612	Polish and Other Sanitation Good Manufacturing	1	0.0512	0.88
326113	Unlaminated Plastics Film and Sheet	1	0.0512	0.88
326122	Plastic Pipe and Pipe fitting Manufacturing	1	0.0512	0.88
326140	Polystyrene Foam Product Manufacturing	1	0.0512	0.88
326199	All Other Plastics Product Manufacturing	1	0.0512	0.88
327121	Brick and Structural Clay Tile Manufacturing	1	0.0512	0.88
327993	Mineral Wool Manufacturing	1	0.0512	0.88
331319	Other Aluminum Rolling and Drawing	1	0.0512	0.88
332116	Metal Stamping	1	0.0512	0.88
332213	Saw Blade and Handsaw Manufacturing	1	0.0512	0.88
332420	Metal Tank (Heavy Gauge) Manufacturing	1	0.0512	0.88
332510	Hardware Manufacturing	1	0.0512	0.88
332813	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0512	0.88
332912	Fluid Power Valve and Hose Fitting Manufacturing	1	0.0512	0.88
332994	Small Arms Manufacturing	1	0.0512	0.88
333312	Commercial Laundry, Drycleaning, and Pressing Machine Manufacturing	1	0.0512	0.88
333411	Air Purification Equipment Manufacturing	1	0.0512	0.88
333613	Mechanical Power Transmission Equipment Manufacturing	1	0.0512	0.88
334111	Electroplating, Plating, Polishing, Anodizing, and Coloring	1	0.0512	0.88
334119	Other Computer Peripheral Equipment Manufacturing	1	0.0512	0.88

**Table U5S (Continued) – Per Capita Income Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in USF CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
334515	Instrument Manufacturing for Measuring and Testing Electricity and Electrical Signals	1	0.0512	0.88
334519	Other Measuring and Controlling Device Manufacturing	1	0.0512	0.88
335931	Current-Carrying Wiring Device Manufacturing	1	0.0512	0.88
336211	Motor Vehicle Body Manufacturing	1	0.0512	0.88
336413	Other Aircraft Parts and Auxiliary Equipment	1	0.0512	0.88
337215	Showcase, Partition, Shelving, and Locker Manufacturing	1	0.0512	0.88
339112	Surgical and Medical Instrument Manufacturing	1	0.0512	0.88
339113	Surgical Appliance and Supplies Manufacturing	1	0.0512	0.88
339920	Sporting and Athletic Goods Manufacturing	1	0.0512	0.88
339950	Sign Manufacturing	1	0.0512	0.88
423210	Furniture Merchant Wholesalers	1	0.0512	0.88
423320	Brick, Stone, and Related Construction Material Merchant Wholesalers	1	0.0512	0.88
423330	Roofing, Siding, and Insulation Material Merchant Wholesalers	1	0.0512	0.88
423420	Office Equipment Merchant Wholesalers	1	0.0512	0.88
423510	Metal Service Centers and Other Metal Merchant Wholesalers	1	0.0512	0.88
423620	Electrical and Electronic Appliance, Television, Radio Set merchant Wholesalers	1	0.0512	0.88
423740	Refrigeration Equipment and Supplies Merchant Wholesalers	1	0.0512	0.88
423840	Industrial Supplies Merchant Wholesalers	1	0.0512	0.88
423910	Sporting and Recreational Goods and Supplies Merchant Wholesalers	1	0.0512	0.88
424420	Packaged Frozen Food Merchant Wholesalers	1	0.0512	0.88
424460	Fish and Seafood Merchant Wholesalers	1	0.0512	0.88
424470	Meat and Meat Product Merchant Wholesalers	1	0.0512	0.88
424710	Petroleum Bulk Stations and Terminals	1	0.0512	0.88
424720	Petroleum and Petroleum Products Merchant Wholesalers (except Bulk Stations and Terminals)	1	0.0512	0.88
424820	Wine and Distilled Alcoholic Beverage Merchant Wholesalers	1	0.0512	0.88
424940	Tobacco and Tobacco Product Merchant Wholesalers	1	0.0512	0.88
445310	Beer, wine, and Liquor Stores	1	0.0512	0.88
446199	All Other Health and Personal Care Stores	1	0.0512	0.88
448130	Children's and Infants' clothing Stores	1	0.0512	0.88
453920	Art Dealers	1	0.0512	0.88
454312	Liquefied Petroleum Gas (Bottled Gas) Dealers	1	0.0512	0.88
454390	Other Direct Selling Establishments	1	0.0512	0.88
484230	Specialize Freight (except Used Goods) Trucking, Long- Distance	1	0.0512	0.88
488190	Other Support Activities for Air Transportation	1	0.0512	0.88
488330	Navigational Services to Shipping	1	0.0512	0.88
491110	Postal Service	1	0.0512	0.88
512132	Drive-In Motion Picture Theaters	1	0.0512	0.88
515210	Cable and Other Subscription Programming	1	0.0512	0.88
518112	Web Search Portals	1	0.0512	0.88
522390	Other Activities Related to Credit Intermediation	1	0.0512	0.88
523110	Investment Banking and Securities Dealing	1	0.0512	0.88
523910	Miscellaneous Intermediation	1	0.0512	0.88
523991	Trust, Fiduciary, and Custody Activities	1	0.0512	0.88

**Table U5S (Continued) – Per Capita Income Descriptive Statistics and
Shortage of Establishments for Establishment Types Present in
CDBG Benchmark Area, but not in USF CDBG Area**

NAICS	Description	Number of Establishments	Descriptive Statistic	Shortage of Establishments
524113	Direct Life Insurance Carriers	1	0.0512	0.88
532490	Other Commercial and Industrial Machinery and Equipment Rental and Leasing	1	0.0512	0.88
533110	Lessors of Nonfinancial Intangible Assets (except Copyrighted Works)	1	0.0512	0.88
541199	All Other Legal Services	1	0.0512	0.88
541340	Drafting Services	1	0.0512	0.88
541370	Surveying and Mapping (except Geophysical) Services	1	0.0512	0.88
541519	Other Computer Related Services	1	0.0512	0.88
541690	Other Scientific and Technical Consulting Services	1	0.0512	0.88
541830	Media Buying Agencies	1	0.0512	0.88
561421	Telephone Answering Services	1	0.0512	0.88
561591	Convention and Visitor Bureaus	1	0.0512	0.88
561611	Investigation Services	1	0.0512	0.88
562111	Solid Waste Collection	1	0.0512	0.88
562998	All Other Miscellaneous Waste Management Services	1	0.0512	0.88
611610	Fine Arts Schools	1	0.0512	0.88
611692	Automobile Driving Schools	1	0.0512	0.88
621420	Outpatient Mental Health and Substance Abuse Centers	1	0.0512	0.88
623990	Other Residential Care Facilities	1	0.0512	0.88
624210	Community Food Services	1	0.0512	0.88
624221	Temporary Shelters	1	0.0512	0.88
711190	Other Performing Arts Companies	1	0.0512	0.88
721211	RV (Recreational Vehicle) Parks and Campgrounds	1	0.0512	0.88
812113	Nail Salons	1	0.0512	0.88
812191	Diet and Weight Reducing Centers	1	0.0512	0.88
812210	Funeral Homes and Funeral Services	1	0.0512	0.88
812332	Industrial Launderers	1	0.0512	0.88

Conclusions

In order to focus our analysis, we chose to report on establishments when normalized by total population and by per capita income, due to their straightforward effects on economic behavior. In addition to these two demographic characteristics, Table U3 (located on the CD “Community Economic and Demographic Research, September 2004”) contains descriptive statistics for 67 other USF CDBG area characteristics, including population by major age group and consumer spending patterns – expenditures by the residents of the USF CDBG area. These other 67 descriptive statistics may also be used to normalize establishments, as needed.

The number of establishment types found to be relatively scarce in the USF CDBG area varies greatly depending on if the establishment types are normalized by population or by per capita income. Normalizing by population consistently yields fewer scarce establishment types, suggesting that this characteristic contributes more greatly to the decision of an entrepreneur to establish a business in an area. For example, our findings suggest that the USF CDBG area, based on the per capita income of its residents, has 10.38 fewer Supermarkets and Other Grocery (except Convenience) Stores – NAICS

code 445110 – establishments than it should. However, based solely on the total population of the area, a deficit of 1.92 NAICS code 445110 establishments is revealed. We feel that 10 establishments is too much for the market to “miss;” entrepreneurs would have filled the gap if establishments normalized by per capita income was the descriptive statistic of interest in the decision to open a business. Therefore we conclude that an establishment type scarce in terms of population is a more accurate assessment of under-representation in the marketplace.

Not surprisingly, given the area’s proximity to the University of South Florida (the University is itself exogenous of the USF CDBG), offices of physicians and dentists are relatively abundant in the USF CDBG area. On the other hand, engineering, accounting, and certain computer services are under-represented. These industries are prime targets for expansion, and should take advantage of the University’s presence in the area, as both a source of employees and clientele. Given the USF CDBG area’s relatively high population density, it is surprising to see the relative scarcity of grocery and convenience stores, making these logical priorities for business expansion.